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<b>Substitute for form 1449B/P</b> <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> Date Submitted: December 23, 2003 (use as many sheets as necessary)		<b>Complete if Known</b>	
		Application Number	09/842,654
		Filing Date	04/27/2001
		First Named Inventor	Haruhiko KINOSHITA
		Group Art Unit	2182
Examiner Name	Unknown		
Attorney Docket Number	048369-0123	Technology Center 2100	
Sheet	1	of	1

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			

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		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
JMB	A1	JP	11-308213			11/05/1999		X
3/9/06								

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JMB	A2	"Report of the Research Meeting Pertaining to Risk Management Models," Japan, Financial Supervisory Agency Secretariat Planning Section, et al., 7/31/1999, pages 1-59.		
	A3	"Hitachi Integrated Financial Support Systems," Haitakku, Japan, Hitachi, Ltd., 4/1/2000, pages 27-28.		
	A4	MIKI IMAI et al., "Development of a Loan Portfolio System to Enable Trust Risk Management", Hitachi to Information, Japan, Hitachi Tohoku Software, Ltd., 12/15/1999, No. 5, pages 29-35.		
	A5	HIROSHI KAWAKAMI, "Authorization and Conformation are Both Major Hurdles to the Promotion of Electronic Commerce," Nikkei Information Strategy, Japan, Nikkei BP Company, 2/24/2000, Vol. 9, No. 2, page 41.		
	A6	SHIGEICHIRO YAMAZAKI et al., "Regarding an Internet Data Validation System," Information Processing Society Research Reports, Japan, Information Processing Society, 7/9/1999, Vol. 99, No. 54, pages 13-18.		

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